

Information to identify the case:

Debtor 1	Tania Elizabeth Deltoro	Social Security number or ITIN	xxx-xx-4076
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-12166-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tania Elizabeth Deltoro
aka Tania Elizabeth Moreno

6/5/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Tania Elizabeth Deltoro
DebtorCase No. 20-12166-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 35

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Tania Elizabeth Deltoro, 7 West George Street, South River, NJ 08882-1934
 518704140 +Comenity Capital Bank/Alpha Credit Card, PO Box 183043, Columbus, OH 43218-3043
 518704144 +Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4547
 518704151 +Quicken Loans Inc, PO Box 6577, Carol Stream, IL 60197-6577
 518704152 +RockLoans Marketplace, Rocket Loans, 1274 Library Street, Detroit, MI 48226-2256

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:55 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518704129 +EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One Bank, PO Box 6492,
 Carol Stream, IL 60197-6492
 518704130 +EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One Services, PO Box 30285,
 Salt Lake City, UT 84130-0285
 518704134 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank, PO Box 183003,
 Columbus, OH 43218-3003
 518704135 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank-Alphaeon-Cosmetic, PO Box 659450,
 San Antonio, TX 78265-9450
 518704136 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank-Ulta, PO Box 659450,
 San Antonio, TX 78265-9450
 518704137 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Alphaeon-Cosmetic, PO Box 659622,
 San Antonio, TX 78265-9622
 518704138 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Ultamate Rewards, PO Box 659820,
 San Antonio, TX 78265-9120
 518704139 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Capital Bank, PO Box 183043,
 Columbus, OH 43218-3043
 518704141 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Capital Bank/Ulta, PO Box 183043,
 Columbus, OH 43218-3043
 518704142 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 06 2020 03:12:26 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 518704143 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 06 2020 03:12:24 Credit One Bank,
 PO Box 60500, City of Industry, CA 91716-0500
 518704145 +EDI: AMINFOFP.COM Jun 06 2020 06:03:00 First Premier Bank, PO Box 5147,
 Sioux Falls, SD 57117-5147
 518704146 +EDI: AMINFOFP.COM Jun 06 2020 06:03:00 First Premier Bank, PO Box 5519,
 Sioux Falls, SD 57117-5519
 518704147 +EDI: AMINFOFP.COM Jun 06 2020 06:03:00 First Premier Bank, PO Box 5529,
 Sioux Falls, SD 57117-5529
 518704148 +EDI: IRS.COM Jun 06 2020 06:08:00 Internal Revenue Service,
 Special Procedures Bankruptcy Section, PO Box 7346, Philadelphia, PA 19101-7346
 518704149 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 JPMCB Card Services, PO Box 15077,
 Wilmington, DE 19850
 518704150 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 JPMCB Card Services, PO Box 901065,
 Fort Worth, TX 76101
 518704131 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Chase, PO Box 15123, Wilmington, DE 19850
 518704132 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Chase, PO Box 15298, Wilmington, DE 19850
 518704133 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Chase Card Services, PO Box 1423,
 Charlotte, NC 28201
 518704153 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchb/Amazon, Synchrony Bank, PO Box 965007,
 Orlando, FL 32896-5007
 518704154 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchb/Care Credit, Synchrony Bank, PO Box 965007,
 Orlando, FL 32896-5007
 518704155 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchb/PC Richard, Synchrony Bank, PO Box 965007,
 Orlando, FL 32896-5007
 518708332 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518704156 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, PO Box 965060,
 Orlando, FL 32896-5060
 518704158 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 518704157 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, PO Box 965013,
 Orlando, FL 32896-5013
 518704159 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank/Amazon, PO Box 960013,
 Orlando, FL 32896-0013

TOTAL: 30

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jun 05, 2020

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org,
atkinson@remote7solutions.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joseph I. Windman on behalf of Debtor Tania Elizabeth Deltoro jwindman@aol.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4